IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13

Juan L. Torres

DEBTOR : BKY. NO. 18-14118-mdc

CERTIFICATION OF NO ANSWER, OBJECTION, OR OTHER RESPONSIVE PLEADING

- That Michael A. Cibik, Esquire, hereby certifies that a true and correct copy of the MOTION TO MODIFY PLAN was served to all interested parties via Electronic Means or Via Regular Mail.
- 2. That as of the date hereof, no answer, objection, or request for a Hearing has been filed with the Clerk's Office or served on the undersigned.

WHEREFORE, the undersigned respectfully requests an Order be entered.

Respectfully submitted,

DATE: January 3, 2024 /s/ Michael A. Cibik

MICHAEL A. CIBIK, ESQUIRE

CIBIK LAW, P.C.

1500 WALNUT STREET, STE. 900

PHILADELPHIA, PA 19102

(215) 735-1060